



Order Filed on September 19, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

Gillman, Bruton & Capone, LLC  
770 Amboy Avenue  
Edison, NJ 08837  
(732) 661-1664  
Attorney for Debtor  
By: Justin M. Gillman, Esq.

In Re:

Paul Kim  
Young Sook Kim

Debtors

Case No.: 18-15840-CMG

Judge: Hon. Christine M. Gravelle, U.S.B.J.

Chapter: 13

Hearing Date: 9/18/2019

**ORDER MODIFYING THE PROOF OF CLAIM OF M&T BANK  
(CLAIM NO. 11)**

The relief set forth on the following pages, numbers two (2) through two (2) is  
hereby ORDERED.

**DATED: September 19, 2019**

  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

THIS MATTER having been brought before the Court by way of the Debtor's Motion to Modify the Proof of Claim of M&T Bank (Claim No. 11); Justin M. Gillman, Esq., Gillman Bruton & Capone, LLC, appearing for the Debtors; and Notice of the within Motion having been given and parties having been given timely Notice of the Motion; and the Court having considered the submissions to it; and for Good Cause Shown;

IT IS ORDERED AS FOLLOWS:

1. THAT the secured claim of M&T Bank (Claim No. 11) is hereby modified to the total sum of \$234,781.95 and pre-petition arrears of \$0.00 pursuant to the Loan Modification Agreement.
2. THAT the secured claim of M&T Bank (Claim No. 11) shall receive no distributions through the Chapter 13 Plan.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Paul Kim  
Young S Kim  
Debtors

Case No. 18-15840-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2019.  
db/jdb +Paul Kim, Young S Kim, 1414 Suwanee Drive, North Brunswick, NJ 08902-1635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 22, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Justin M Gillman on behalf of Debtor Paul Kim ecf@gbclawgroup.com,  
5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com  
Justin M Gillman on behalf of Joint Debtor Young S Kim ecf@gbclawgroup.com,  
5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Richard James Tracy, III on behalf of Creditor M&T Bank rtracy@hillwallack.com,  
tshariff@schillerknapp.com/kcollins@schillerknapp.com/ahight@schillerknapp.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7